

Fill in this information to identify your case:

United States Bankruptcy Court for the:

**Northern District of California**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

- ☐ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☒ Chapter 13

☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

##### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Russell**

First name

**Jon**

Middle name

**Mattson**

Last name

Suffix (Sr., Jr, II, III)

First name

Middle name

Last name

Suffix (Sr., Jr, II, III)

##### 2. All other names you have used in the last 8 years

Include your married or maiden names.

**Russell**

First name

**J**

Middle name

**Mattson**

Last name

**Russell**

First name

Middle name

**Mattson**

Last name

See continuation page.

First name

Middle name

Last name

First name

Middle name

Last name

##### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 0 5 6 8

OR

9xx - xx - \_\_\_\_

xxx - xx - \_\_\_\_

OR

9xx - xx - \_\_\_\_

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and <i>doing business as</i> names	<b>About Debtor 1:</b>	<b>About Debtor 2 (Spouse Only in a Joint Case):</b>
	<div><input type="checkbox"/> I have not used any business names or EINs.</div> <div><u>Mattson Plumbing Company</u> Business name</div> <div>Business name</div> <div>EIN</div> <div>EIN</div>	<div><input type="checkbox"/> I have not used any business names or EINs.</div> <div>Business name</div> <div>Business name</div> <div>EIN</div> <div>EIN</div>
5. Where you live	<div><u>2150 Breaker Ct</u> Number Street</div> <div><u>Discovery Bay, CA 94505</u> City State ZIP Code</div> <div><u>Contra Costa</u> County</div> <div>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</div> <div>Number Street</div> <div>P.O. Box</div> <div>City State ZIP Code</div>	<div><b>If Debtor 2 lives at a different address:</b></div> <div>Number Street</div> <div>City State ZIP Code</div> <div>County</div> <div>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.</div> <div>Number Street</div> <div>P.O. Box</div> <div>City State ZIP Code</div>
	6. Why you are choosing this district to file for bankruptcy	<div>Check one:</div> <div><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</div> <div><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)</div> <div></div> <div></div> <div></div> <div></div>

**Part 2: Tell the Court About Your Bankruptcy Case**

<b>7. The chapter of the Bankruptcy Code you are choosing to file under</b>	<p>Check one. (For a brief description of each, see <i>Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy</i> (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input checked="" type="checkbox"/> Chapter 13</p>
<b>8. How you will pay the fee</b>	<p><input checked="" type="checkbox"/> <b>I will pay the entire fee when I file my petition.</b> Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</p> <p><input type="checkbox"/> <b>I need to pay the fee in installments.</b> If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A).</p> <p><input type="checkbox"/> <b>I request that my fee be waived</b> (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.</p>
<b>9. Have you filed for bankruptcy within the last 8 years?</b>	<p><input type="checkbox"/> No.</p> <p><input checked="" type="checkbox"/> Yes. District <u>Northern District of California</u> When <u>07/12/2019</u> Case number <u>19-41580</u> MM / DD / YYYY</p> <p>District _____ When _____ Case number _____ MM / DD / YYYY</p> <p>District _____ When _____ Case number _____ MM / DD / YYYY</p>
<b>10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?</b>	<p><input checked="" type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes. Debtor _____ Relationship to you _____ District _____ When _____ Case number, if known _____ MM / DD / YYYY</p> <p>Debtor _____ Relationship to you _____ District _____ When _____ Case number, if known _____ MM / DD / YYYY</p>
<b>11. Do you rent your residence?</b>	<p><input checked="" type="checkbox"/> No. Go to line 12.</p> <p><input type="checkbox"/> Yes. Has your landlord obtained an eviction judgment against you?</p> <p><input type="checkbox"/> No. Go to line 12.</p> <p><input type="checkbox"/> Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as part of this bankruptcy petition.</p>

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ☐ No. Go to Part 4.
- ☒ Yes. Name and location of business

Mattson Plumbing Company

Name of business, if any

2150 Breaker Ct

Number Street

Discovery Bay

CA

94505-9113

City State ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☒ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

- ☒ No.

I am not filing under Chapter 11.
- ☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes.

I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes.

I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number

Street

City

State

ZIP Code

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.

You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.

You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts.  
\_\_\_\_\_
17. Are you filing under Chapter 7?
- ☒ No. I am not filing under Chapter 7. Go to line 18.
- ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No  
☐ Yes
18. How many creditors do you estimate that you owe?
- ☒ 1-49      ☐ 1,000-5,000      ☐ 25,001-50,000      ☐ 50,000-100,000      ☐ More than 100,000  
☐ 50-99      ☐ 5,001-10,000  
☐ 100-199      ☐ 10,001-25,000  
☐ 200-999
19. How much do you estimate your assets to be worth?
- ☐ \$0-\$50,000      ☐ \$1,000,001-\$10 million      ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000      ☐ \$10,000,001-\$50 million      ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000      ☐ \$50,000,001-\$100 million      ☐ \$10,000,000,001-\$50 billion  
☒ \$500,001-\$1 million      ☐ \$100,000,001-\$500 million      ☐ More than \$50 billion
20. How much do you estimate your liabilities to be?
- ☐ \$0-\$50,000      ☐ \$1,000,001-\$10 million      ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000      ☐ \$10,000,001-\$50 million      ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000      ☐ \$50,000,001-\$100 million      ☐ \$10,000,000,001-\$50 billion  
☒ \$500,001-\$1 million      ☐ \$100,000,001-\$500 million      ☐ More than \$50 billion

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** \_\_\_\_\_  
Russell Jon Mattson, Debtor 1

Executed on 02/13/2022  
MM/ DD/ YYYY

Debtor 1

Russell

First Name

Jon

Middle Name

Mattson

Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X***Jen Lee*

Signature of Attorney for Debtor

Date 02/13/2022

MM / DD / YYYY

Jen Lee

Printed name

Jen Lee Law

Firm name

111 Deerwood Rd Ste 200

Number Street

San Ramon

City

CA

State

94583

ZIP Code

Contact phone (925) 586-6738Email address jen@jenleelaw.com270012

Bar number

CA

State



Debtor 1

Russell

Jon

Mattson

Case number (if known)

First Name

Middle Name

Last Name

Additional Items:

Continuation Page

2. All other names you have used in the last 8 years (cont.)

RJ

Mattson

First name

Middle name

Last name

Include your married or maiden names.

**United States Bankruptcy Court**  
Northern District of California

**In re**     Mattson, Russell Jon

Case No. \_\_\_\_\_

**Debtor**

Chapter     13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	<u>\$8,500.00</u>
Prior to the filing of this statement I have received .....	<u>\$187.00</u>
Balance Due .....	<u>\$8,313.00</u>

2. The source of the compensation paid to me was:

☒ Debtor     ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor     ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

02/13/2022

*Date*

*Jen Lee*

Jen Lee

*Signature of Attorney*

Bar Number: 270012

Jen Lee Law

111 Deerwood Rd Ste 200

San Ramon, CA 94583

Phone: (925) 586-6738

Jen Lee Law

*Name of law firm*

**Ascendium Education**

2501 International Lane  
Madison, WI 53704

**Caliber Home Loans Inc**

PO Box 24610  
Oklahoma City, OK 73124

**CarMax Auto Finance**

225 CHASTAIN MEADOWS COURT  
Kennesaw, GA 30144

**Credit Collection Services**

725 Canton St  
Norwood, MA 02062

**EDD**

Bankruptcy Unit-MIC 92E  
PO Box 826880  
Sacramento, CA 94280

**Flagship Credit Acceptance**

PO Box 1419  
Chadds Ford, PA 19317

**Franchise Tax Board**

Bankruptcy Section MS A-340  
PO Box 2952  
Sacramento, CA 95812

**Internal Revenue Service**

PO Box 7346  
Philadelphia, PA 19101

**LVNV Funding LLC**

200 Meeting St Ste 206  
Greenville, SC 29601

**Portfolio Recovery  
Associates LLC**

P O Box 12914  
Norfolk, VA 23541

**Southwest Credit Sys**

4120 International Pkwy Ste 1100  
Carrollton, TX 75007

**US Department of Education**

2401 International Lane Box 7859  
Madison, WI 53704

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION


IN RE: **Mattson, Russell Jon**

CASE NO

CHAPTER 13

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 02/13/2022 Signature   
Russell Jon Mattson, Debtor